

# Local Support Payments Policy

## What are Local Support Payments?

Local Support Payments are made to people to prevent serious risk to the health or safety of a person or their family or to help people stay in their community.

## Who can apply for a Local Support Payment?

To be entitled to a Local Support Payment:

- *You must be aged 16 or over, and*
- *You must live in the Borough or have been placed in social housing outside the borough by this authority, or in the case of someone leaving prison, have an intention to move into the Borough, and*
- *You must be in receipt of a qualifying benefit or you must be due to leave an institution or care home within 6 weeks, and*
- *You must not have too much savings, and*
- *You must not have claimed a Social Fund or Local Support Payment in the borough within the past 12 months, and*
- *You must be without sufficient resources which would cause serious risk to your own, or your family's health or safety, or*
- *You must require essential assistance to establish yourself, or to remain, in the community.*

A Council decision maker will decide if you should get a Local Support Payment and how the payment should be made. For every application, we will look at all the circumstances and decide whether the required conditions are met.

## What are the qualifying benefits?

- Job Seekers' Allowance (income or contribution based)
- Income Support
- Pension Credit (guarantee or savings)
- Personal Independent Payment
- Employment Support Allowance (income or contribution based)
- Housing Benefit
- Universal Credit

Not everyone will be entitled to a Local Support Payment: you have to show that this is the only way that serious risk to the health or safety of you or your family can be avoided or where you have to stay in the Community a Local Support Payment is the only way for you to remain.

### **How much?**

We will decide the size of the payment or loan you need.

A Local Support Payment is intended to help you over a period of crisis, it may not necessarily solve the crisis altogether. We will decide how much money you need to get you through the crisis, which may not mean replacing all the losses and repairing all the damage.

### **If you have any other means of help**

When deciding your application for a Crisis Loan, we will want to know whether you have any other possible sources of help to cover the costs of the crisis. If you do, then the amount of money you get will be affected. You may either get a reduced amount, or you may not get any at all. You will be asked, as part of your application, about such sources of money, for instance:

- any savings
- any earnings
- any other income
- cash in hand
- readily available funds in bank or building society accounts
- any sources of credit such as cash cards, store cards, credit cards, cheque cards, cheque accounts, overdraft facilities, loan arrangements
- any help which is likely to be available from other funds, such as Short Term Advances and Budgeting Advances issued by the Department for Work and Pensions (DWP)

### **How do I claim for a short-term advance or budgeting advance**

If you have just made a claim for a DWP benefit and are awaiting your award or you have started work and are awaiting your first pay cheque you will be able to claim for short-term advance from the DWP if you are experiencing financial difficulty. Short-term Advances of benefit will be available to claimants of any contributory or income-related social security benefit, including Universal Credit, from 1st April 2013

If you need to purchase essential items or have expenses related to maternity or starting work you may be able to claim a budgeting advance. Budgeting advances will be available if you have been receiving income-related benefits for 26 weeks or more.

## **How are Local Support Payments made?**

Local Support Payments can be made via:

- payment cards for emergency food and clothing provision
- vouchers to be exchanged for goods and services, or
- via interest free loans to pay for items and services that you need as a consequence of a disaster or serious emergency

## **What Local Support Payments cover?**

Local Support Payments are intended to cover immediate short-term needs to prevent serious risk to the health or safety of a person or their family or where essential assistance is required to help someone stay in the community. An award in the form of a gift card, voucher or loan may be issued to pay for a specific item or service to meet a need.

We can also help with certain expenses in other emergency or disaster situations. These are:

- help with moving out of institutional accommodation
- a disaster, for example a serious flood, causing substantial damage, loss or destruction to possessions or your property
- furniture, cookers, beds, bedding and household equipment, floor covering, curtains and heaters.
- connection charges when setting up or moving home
- food
- clothing and footwear

Please remember that these are just examples and a Local Support Payment may not necessarily be appropriate in the above situations. Similarly, if a situation is not mentioned, it does not mean you would not get help. We will look at the individual circumstances of an application.

The minimum payment is £20.

## **What is a disaster?**

Disasters are events of great or sudden misfortune. The result of which will normally be significant damage to, destruction or loss of, possessions or property. The effects of a disaster are generally felt by a whole community (e.g. street or larger geographical area). Examples of disasters are:

- flooding,
- gas explosion,
- chemical leak,
- fire.

**If you are dissatisfied with the decision**

If you are unhappy about a decision, you can ask for a review. This should be in writing and received in within 10 days of the days of the decision. Your letter should be sent to :